

IN RE:

LUIS IGNACIO RIVERA PEREZ  
SILVIA ENID MORALES MORENO  
DEBTOR(S)

CASE NO. 19-03569-ESL  
CHAPTER 13

**TRUSTEE'S REPORT ON CONFIRMATION**

1. The applicable commitment period is: 5 years
2. The liquidation value of the estate is \$: to be determined
3. The general unsecured pool is \$: 0.00

PLAN DATE: June 24, 2019

PLAN BASE: \$10,200.00

TRUSTEE'S COMMENTS AND RECOMENDATIONS DATED: 8/19/2019☐

FAVORABLE

☒

UNFAVORABLE

**1. [X] FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):**

1) SCMI line 18 Debtor has disclose life insurance expense of \$526.00. Debtors stated that these are not term policies, thus, they are not entitled to the expense. Amend SCMI accordingly. 2) Amend SCMI since joint debtor's gross income, including the Christmas bonus was approximately \$5,884.00.

**2. [X] FAILS LIQUIDATION VALUE TEST § 1325(a)(4):**

Trustee will object the following exemption; a) exemption claimed over Rav4 since it is in possession of debtors' daughter; b) Trustee will also object exemption claimed under Section 522 (d)(8) since debtors have not provided evidence of the cash value. Trustee will object exemption over Section 522 (d)(2) since it was taken over 2 vehicles.

**3. [X] DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):**

Plan does not provide for Reliable claim #1.

**[X] OTHER:**

1) Plan needs to correct provision in Part 8, to reflect that Toyota Yaris year is 2017 instead of 2016 and that debt is owed to Reliable, not to BPPR. 2) Amend plan to devote part of the Christmas bonus. 3) Provide evidence of income from 2nd half of May and 1st half of June.

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

/s/ Pedro R Medina  
Pedro R Medina

Atty: ROBERTO FIGUEROA

USDC #226614  
**ALEJANDRO OLIVERAS RIVERA**  
Chapter 13 Trustee  
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CMC - DA